



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name POPULAR, INC.

City/State SAN JUAN, PR

Bank Holding Company Information

Federal Reserve District: 2
 Consolidated Assets (\$000): 66,870,000
 Peer Group Number: 1 Number in Peer Group: 133
 Number of Bank Subsidiaries: 2

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

POPULAR, INC.
 209 MUNOZ RIVERA AVENUE
 POPULAR CENTER BUILDING
 SAN JUAN, PR 00918

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BHC Name

City/State

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	66,067,000	51,337,000	59,533,250	50,328,250	46,642,750
Net income (\$000)	263,000	34,000	507,000	671,000	618,000
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.21	2.67	81	4.06	2.94	93	3.43	2.77	87	4.13	3.01	93	4.02	3.08	90
+ Non-interest income	0.97	1.13	49	1.09	1.12	54	0.89	1.21	39	1.18	1.32	56	1.40	1.31	63
- Overhead expense	2.32	2.28	58	2.98	2.68	72	2.51	2.57	59	2.99	2.69	69	3.04	2.71	73
- Provision for credit losses	-0.50	-0.12	11	1.48	0.88	84	0.47	0.51	48	0.33	0.15	88	0.49	0.14	93
+ Securities gains (losses)	0	0.01	32	0	0.03	25	0	0.02	16	0	0.01	35	0	0	50
+ Other tax equivalent adjustments	0	0	48	0.01	0	89	0	0	48	0	0	42	0	0	3
= Pretax net operating income (tax equivalent)	2.37	1.78	83	0.67	0.64	42	1.35	1.04	72	2	1.56	84	1.88	1.57	78
Net operating income	1.59	1.36	70	0.26	0.48	27	0.85	0.81	48	1.33	1.19	65	1.32	1.24	58
Net income	1.59	1.35	71	0.26	0.48	27	0.85	0.82	48	1.33	1.19	65	1.32	1.24	57
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.65	3.18	81	4.97	4.09	91	4.04	3.55	80	5.22	4.41	88	5	4.24	88
Interest expense	0.28	0.29	59	0.64	0.85	31	0.42	0.52	41	0.79	1.08	31	0.67	0.86	34
Net interest income (tax equivalent)	3.37	2.88	77	4.33	3.24	91	3.62	3.01	84	4.43	3.33	91	4.33	3.38	88
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.27	0.16	75	0.93	0.27	90	0.66	0.27	89	0.97	0.21	93	1.14	0.22	94
Earnings coverage of net loan and lease losses (X)	13.20	25.70	46	3.59	17.23	23	4.84	22.91	22	3.83	24.40	15	3.41	21.75	16
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.77	1.49	92	3.36	1.32	95	3.07	1.58	93	1.76	0.83	93	2.17	0.90	94
Allowance for loan and lease losses / Total loans and leases	2.76	1.47	92	3.34	1.30	95	3.06	1.55	93	1.76	0.81	93	2.16	0.89	94
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.70	0.70	96	3.35	0.63	98	2.86	0.71	97	2.46	0.57	96	2.86	0.61	97
30-89 days past due loans and leases / Total loans and leases	0.61	0.33	82	1.20	0.52	92	0.66	0.39	82	0.94	0.43	88	1.21	0.44	93
Liquidity and Funding															
Net noncore funding dependence	-15.91	-0.51	9	-9.60	14.37	2	-25.58	3.20	3	-9.67	14.45	3	-9.11	16.62	4
Net short-term noncore funding dependence	-18.96	-6.88	14	-13.03	4.94	8	-29.04	-4.76	7	-13.23	3.38	11	-13.72	4.66	11
Net loans and leases / Total assets	42.16	60.99	9	50.35	64.23	15	43.02	61.58	12	51.32	63.77	19	54.05	63.98	20
Capitalization															
Tier 1 leverage ratio	8.06	9.15	19	8.94	9.43	37	7.80	9.13	10	10.03	9.76	62	9.88	9.71	57
Holding company equity capital / Total assets	8.82	10.72	21	10.74	11.64	41	9.15	11.16	22	11.55	12.43	41	11.42	12.22	46
Total equity capital (including minority interest) / Total assets	8.82	10.85	20	10.74	11.80	39	9.15	11.29	20	11.55	12.57	38	11.42	12.27	44
Common equity tier 1 capital / Total risk-weighted assets	17.08	12.57	91	15.79	11.64	89	16.26	12.38	89	17.76	12.17	93	16.90	12.12	90
Net loans and leases / Equity capital (X)	4.78	5.73	30	4.69	5.59	31	4.70	5.58	31	4.45	5.21	30	4.73	5.29	37
Cash dividends / Net income	12.93	23.13	27	105.88	81.34	78	27.42	42.30	31	17.88	33.12	21	16.99	27.31	23
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	26.64	16.49	76	8.47	11.31	49	26.50	16.68	80	9.47	9.26	63	7.52	7	65
Equity capital	4.02	9.13	32	4.23	5.70	48	0.20	6.99	17	10.71	10.49	66	6.49	7.89	59
Net loans and leases	6.03	7.22	51	2.72	9.91	20	6.05	9.07	44	3.94	9.10	30	7.19	7.89	56
Noncore funding	-11.75	-25.09	68	19.12	16.35	63	9.86	-12.18	76	-2.78	6.59	36	-11.17	10.67	16
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	5.03	11.33	36	5.21	12.46	44	4.92	13.56	34	4.91	13.04	41	5.41	13.37	46
Equity investment in subsidiaries / Equity capital	107.39	102.85	75	105.23	103.91	61	106.64	102.81	73	105.17	103.22	63	106.26	103.10	70
Cash from ops + noncash items + op expense / Op expense + dividends	61.12	98.58	35	882.49	176.81	97	237.35	147.24	86	208.60	190.27	65	220.46	174.91	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	414,000	431,000	1,664,000	1,729,000	1,579,000	-3.94	18.62
Income from lease financing receivables.....	18,000	16,000	67,000	60,000	52,000	12.50	63.64
Fully taxable income on loans and leases.....	430,000	444,000	1,720,000	1,775,000	1,617,000	-3.15	20.11
Tax-exempt income on loans and leases.....	2,000	3,000	11,000	14,000	14,000	-33.33	0.00
Estimated tax benefit on income on loans and leases.....	17,333	20,571	78,269	81,813	60,667	-15.74	175.76
Income on loans and leases (tax equivalent).....	449,333	467,571	1,809,269	1,870,813	1,691,667	-3.90	22.67
Investment interest income (tax equivalent).....	120,667	116,429	440,731	479,188	353,333	3.64	124.65
Interest on balances due from depository institutions.....	3,000	12,000	20,000	90,000	111,000	-75.00	0.00
Interest income on other earning assets.....	2,000	2,000	7,000	8,000	8,000	0.00	-33.33
Total interest income (tax equivalent).....	575,000	598,000	2,277,000	2,448,000	2,164,000	-3.85	34.98
Interest on time deposits of \$250K or more.....	5,000	9,000	26,000	45,000	33,000	-44.44	
Interest on time deposits < \$250K.....	11,000	16,000	59,000	70,000	62,000	-31.25	
Interest on foreign office deposits.....	0	0	1,000	1,000	1,000		
Interest on other deposits.....	14,000	37,000	90,000	189,000	109,000	-62.16	55.56
Interest on other borrowings and trading liabilities.....	14,000	15,000	59,000	64,000	83,000	-6.67	-36.36
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	44,000	77,000	235,000	369,000	288,000	-42.86	-15.38
Net interest income (tax equivalent).....	531,000	521,000	2,042,000	2,079,000	1,876,000	1.92	41.98
Non-interest income.....	161,000	140,000	529,000	593,000	655,000	15.00	41.23
Adjusted operating income (tax equivalent).....	692,000	661,000	2,571,000	2,672,000	2,531,000	4.69	41.80
Overhead expense.....	383,000	383,000	1,493,000	1,503,000	1,420,000	0.00	25.99
Provision for credit losses.....	-82,000	190,000	280,000	166,000	228,000		
Securities gains (losses).....	0	0	0	0	0		
Other tax equivalent adjustments.....	0	1,000	0	0	-2,000	-100.00	
Pretax net operating income (tax equivalent).....	392,000	86,000	804,000	1,005,000	879,000	355.81	182.01
Applicable income taxes.....	77,000	3,000	112,000	147,000	120,000	2466.67	140.63
Tax equivalent adjustments.....	52,000	49,000	185,000	187,000	141,000	6.12	136.36
Applicable income taxes (tax equivalent).....	129,000	52,000	297,000	334,000	261,000	148.08	138.89
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	263,000	34,000	507,000	671,000	618,000	673.53	209.41
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	263,000	34,000	507,000	671,000	618,000	673.53	209.41
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	263,000	34,000	507,000	671,000	618,000	673.53	209.41
Investment securities income (tax equivalent).....	120,667	116,429	440,731	479,188	353,333	3.64	124.65
US Treasury and agency securities (excluding mortgage-backed securities).....	38,000	53,000	176,000	216,000	126,000	-28.30	442.86
Mortgage-backed securities.....	44,000	32,000	139,000	135,000	121,000	37.50	76.00
All other securities.....	38,667	31,429	125,731	128,188	106,333	23.03	78.07
Cash dividends declared.....	34,000	36,000	139,000	120,000	105,000	-5.56	112.50
Common.....	34,000	35,000	137,000	116,000	101,000	-2.86	126.67
Preferred.....	0	1,000	2,000	4,000	4,000	-100.00	-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.48	2.96	84	4.66	3.72	91	3.82	3.27	86	4.86	4	90	4.64	3.87	88
Less: Interest expense	0.27	0.27	61	0.60	0.78	33	0.39	0.48	44	0.73	0.98	32	0.62	0.79	36
Equals: Net interest income (tax equivalent)	3.21	2.67	81	4.06	2.94	93	3.43	2.77	87	4.13	3.01	93	4.02	3.08	90
Plus: Non-interest income	0.97	1.13	49	1.09	1.12	54	0.89	1.21	39	1.18	1.32	56	1.40	1.31	63
Equals: adjusted operating income (tax equivalent)	4.19	3.87	70	5.15	4.12	89	4.32	4.04	69	5.31	4.41	86	5.43	4.46	90
Less: Overhead expense	2.32	2.28	58	2.98	2.68	72	2.51	2.57	59	2.99	2.69	69	3.04	2.71	73
Less: Provision for credit losses	-0.50	-0.12	11	1.48	0.88	84	0.47	0.51	48	0.33	0.15	88	0.49	0.14	93
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0	0.03	26	0	0.02	17	0	0.01	35	0	0	50
Plus: other tax equivalent adjustments	0	0	48	0.01	0	89	0	0	48	0	0	42	0	0	3
Equals: Pretax net operating income (tax equivalent)	2.37	1.78	83	0.67	0.64	42	1.35	1.04	72	2	1.56	84	1.88	1.57	78
Less: Applicable income taxes (tax equivalent)	0.78	0.40	95	0.41	0.16	92	0.50	0.23	94	0.66	0.36	92	0.56	0.33	93
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.59	1.36	70	0.26	0.48	27	0.85	0.81	48	1.33	1.19	65	1.32	1.24	58
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.59	1.35	71	0.26	0.48	27	0.85	0.82	48	1.33	1.19	65	1.32	1.24	57
Memo: Net income (last four quarters)	1.16	1.07	59	1.05	0.98	55	0.85	0.82	48	1.33	1.19	64	1.32	1.24	58
Net income—BHC and noncontrolling (minority) interest	1.59	1.37	71	0.26	0.49	25	0.85	0.83	47	1.33	1.20	65	1.32	1.25	57
Margin Analysis															
Average earning assets / Average assets	95.45	93.08	79	93.73	91.24	77	94.64	92.32	78	93.24	91.05	73	92.78	91.48	63
Average interest-bearing funds / Average assets	70.60	62.97	82	72.60	66.92	77	70.62	64.06	78	70.60	65.57	76	69.57	65.56	71
Interest income (tax equivalent) / Average earning assets	3.65	3.18	81	4.97	4.09	91	4.04	3.55	80	5.22	4.41	88	5	4.24	88
Interest expense / Average earning assets	0.28	0.29	59	0.64	0.85	31	0.42	0.52	41	0.79	1.08	31	0.67	0.86	34
Net interest income (tax equivalent) / Average earning assets	3.37	2.88	77	4.33	3.24	91	3.62	3.01	84	4.43	3.33	91	4.33	3.38	88
Yield or Cost															
Total loans and leases (tax equivalent)	6.17	4.05	93	6.88	4.74	94	6.43	4.27	94	7.05	5.09	93	6.82	4.95	92
Interest-bearing bank balances	0.10	0.10	57	1.04	1.16	49	0.24	0.27	46	2.19	2.04	54	1.87	1.64	72
Federal funds sold and reverse repos		0.26			1.34			0.68			2.44			2.17	
Trading assets	10.96	0.39	98	9.76	0.75	98	8.11	0.60	98	10.58	0.99	98	9.90	1.11	98
Total earning assets	3.32	3.15	58	4.57	4.05	81	3.71	3.51	59	4.82	4.36	78	4.67	4.20	78
Investment securities (tax equivalent)	2.27	1.84	80	2.78	2.60	69	2.27	2.25	50	2.99	2.76	74	2.87	2.68	67
US Treasury and agency securities (excluding mortgage-backed securities)	1.30	1.30	52	2.10	2.31	45	1.54	1.75	37	2.07	2.32	39	1.82	2.05	36
Mortgage-backed securities	1.60	1.60	56	2.49	2.49	48	1.77	2.05	25	2.40	2.61	22	2.36	2.50	34
All other securities	51.05	2.93	99	38.44	3.62	98	39.69	3.24	99	37.16	4.06	96	29.15	4.20	96
Interest-bearing deposits	0.27	0.26	61	0.72	0.90	35	0.44	0.53	45	0.91	1.10	34	0.69	0.81	44
Time deposits of \$250K or more	0.71	0.82	43	1.13	1.83	8	0.85	1.42	8	1.69	1.96	24	1.48	1.44	54
Time deposits < \$250K	0.99	0.78	74	1.31	1.69	19	1.23	1.36	36	1.38	1.82	21	1.17	1.29	39
Other domestic deposits	0.15	0.17	50	0.54	0.71	31	0.28	0.36	42	0.73	0.93	37	0.49	0.67	35
Foreign deposits	0	0.13	25	0	0.79	8	0.35	0.42	50	0.37	1.19	10	0.36	0.97	18
Federal funds purchased and repos	0	0.18	9	2.14	1.14	88	1.39	0.62	86	2.69	1.86	83	2.11	1.51	75
Other borrowed funds and trading liabilities	3.70	1.38	93	4.21	1.90	97	3.89	1.50	96	3.67	2.38	93	4.21	2.28	96
All interest-bearing funds	0.38	0.42	50	0.83	1.15	24	0.56	0.74	33	1.04	1.49	26	0.89	1.19	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	161,000	140,000	529,000	593,000	655,000
Fiduciary activities income	7,000	7,000	26,000	26,000	25,000
Service charges on deposit accounts - domestic	39,000	41,000	146,000	160,000	150,000
Trading revenue	3,000	-3,000	-10,000	-5,000	2,000
Investment banking fees and commissions	5,000	6,000	21,000	21,000	21,000
Insurance activities revenue	12,000	13,000	50,000	59,000	51,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	10,000	6,000	1,000	20,000	41,000
Net securitization income	4,000	4,000	27,000	17,000	9,000
Net gains (losses) on sales of loans, OREO, other assets	11,000	7,000	27,000	31,000	-9,000
Other non-interest income	70,000	59,000	241,000	264,000	365,000
Total overhead expenses	383,000	383,000	1,493,000	1,503,000	1,420,000
Personnel expense	159,000	146,000	561,000	585,000	558,000
Net occupancy expense	48,000	48,000	211,000	184,000	162,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,000	2,000	6,000	9,000	9,000
Other operating expenses	175,000	187,000	715,000	725,000	691,000
Fee income on mutual funds and annuities	0	1,000	2,000	3,000	3,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	8,469	8,551	8,522	8,560	8,474
Average personnel expense per employee	18.77	17.07	65.83	68.34	65.85
Average assets per employee	7,801.04	6,003.63	6,985.83	5,879.47	5,504.22

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.10	11	0.71	2.64	31	0.38	2.02	28	0.51	2.72	27	0.46	3.08	24
Overhead expenses / Net Interest Income + non-interest income	59.84	59.31	51	62.48	63.90	50	62.57	62.28	57	60.48	61.29	50	59.46	60.88	45
Percent of Average Assets															
Total overhead expense	2.32	2.28	58	2.98	2.68	72	2.51	2.57	59	2.99	2.69	69	3.04	2.71	73
Personnel expense	0.96	1.28	18	1.14	1.36	25	0.94	1.30	17	1.16	1.41	28	1.20	1.44	27
Net occupancy expense	0.29	0.24	69	0.37	0.27	85	0.35	0.26	85	0.37	0.28	81	0.35	0.28	70
Other operating expenses	1.07	0.73	85	1.47	0.98	83	1.21	0.94	78	1.46	0.97	83	1.50	0.97	86
Overhead less non-interest income	1.34	1.10	70	1.89	1.47	77	1.62	1.25	77	1.81	1.32	82	1.64	1.38	64
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	55.35	58.69	34	57.94	63.38	33	58.07	61.82	37	56.25	60.64	36	56.10	60.37	27
Personnel expense	22.98	33.28	7	22.09	33.17	8	21.82	32.36	6	21.89	32.39	7	22.05	32.51	10
Net occupancy expense	6.94	6.42	61	7.26	6.75	63	8.21	6.58	75	6.89	6.52	59	6.40	6.48	50
Other operating expenses	25.43	18.45	85	28.59	22.88	81	28.04	22.28	81	27.47	21.20	84	27.66	20.90	89
Total non-interest income	23.27	28.42	40	21.18	26.40	40	20.58	28.83	35	22.19	29.23	41	25.88	28.50	51
Fiduciary activities income	1.01	2.15	41	1.06	2.03	42	1.01	2.09	42	0.97	1.97	44	0.99	2.14	43
Service charges on domestic deposit accounts	5.64	3.21	87	6.20	3.92	83	5.68	3.27	86	5.99	3.88	80	5.93	4.15	68
Trading revenue	0.43	0.97	60	-0.45	1.58	10	-0.39	1.28	2	-0.19	1.18	2	0.08	0.85	51
Investment banking fees and commissions	0.72	2.51	32	0.91	2.81	36	0.82	2.46	37	0.79	3.54	34	0.83	3.42	34
Insurance activities revenue	1.73	0.38	86	1.97	0.40	86	1.94	0.41	89	2.21	0.47	90	2.02	0.47	89
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	1.45	0.99	75	0.91	-0.41	87	0.04	0.01	58	0.75	0.28	82	1.62	0.65	82
Net securitization income	0.58	0.01	96	0.61	0.01	96	1.05	0	98	0.64	0.01	96	0.36	0.01	95
Net gain (loss) - sales of loans, OREO, and other assets	1.59	3.74	41	1.06	1.88	48	1.05	3.92	37	1.16	1.86	44	-0.36	1.61	5
Other non-interest income	10.12	8.65	68	8.93	9.85	52	9.37	9.65	58	9.88	10.04	64	14.42	9.86	78
Overhead less non-interest income	32.08	29.66	51	36.76	36.23	53	37.50	31.93	64	34.06	31.06	47	30.23	31.46	38
Applicable income taxes / Pretax net operating income (tax equivalent)	19.64	21.04	33	3.49	17.54	7	13.93	18.63	17	14.63	20.56	9	13.65	19.04	15
Applicable income tax + TE / Pretax net operating income + TE	32.91	22.74	96	60.47	22.86	98	36.94	21.18	97	33.23	23.23	92	29.69	21.56	96

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	17,029,000	16,282,000	17,204,000	16,123,000	16,213,000	4.59	8.44
Commercial and industrial loans	3,521,000	2,780,000	3,669,000	2,659,000	2,533,000	26.65	65.69
Loans to individuals	5,514,000	5,794,000	5,532,000	5,823,000	5,272,000	-4.83	59.46
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	9,000	8,000	10,000	9,000	8,000	12.50	-18.18
Other loans and leases	2,918,000	2,644,000	2,844,000	2,610,000	2,274,000	10.36	78.47
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	28,991,000	27,508,000	29,259,000	27,224,000	26,300,000	5.39	26.42
Less: Allowance for loan and lease losses	801,000	920,000	896,000	478,000	569,000	-12.93	48.88
Net loans and leases	28,190,000	26,588,000	28,363,000	26,746,000	25,731,000	6.03	25.88
Debt securities that reprice or mature in over 1 year	21,678,000	12,617,000	16,867,000	12,814,000	9,851,000	71.82	212.90
Mutual funds and equity securities	32,000	22,000	30,000	21,000	13,000	45.45	1500.00
Subtotal	49,900,000	39,227,000	45,260,000	39,581,000	35,595,000	27.21	70.17
Interest-bearing bank balances	11,568,000	5,941,000	11,640,000	3,262,000	4,171,000	94.71	535.95
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	1,397,000	3,523,000	5,000,000	5,163,000	3,798,000	-60.35	1073.95
Trading assets	36,000	42,000	37,000	40,000	38,000	-14.29	-49.30
Total earning assets	62,901,000	48,733,000	61,937,000	48,046,000	43,602,000	29.07	100.12
Non-interest-bearing cash and due from depository institutions	496,000	446,000	491,000	388,000	394,000	11.21	20.98
Premises, fixed assets, and leases	657,000	719,000	664,000	726,000	574,000	-8.62	23.73
Other real estate owned	84,000	148,000	99,000	145,000	146,000	-43.24	-61.64
Investment in unconsolidated subsidiaries	274,000	255,000	262,000	249,000	240,000	7.45	7.45
Intangible and other assets	2,468,000	2,517,000	2,483,000	2,561,000	2,649,000	-1.95	-25.23
Total assets	66,870,000	52,804,000	65,926,000	52,115,000	47,605,000	26.64	84.99
Quarterly average assets	66,067,000	51,337,000	64,937,000	51,966,000	47,939,000	28.69	84.10
Average loans and leases (YTD)	29,110,000	27,168,000	28,150,750	26,550,750	24,788,500	7.15	28.48
Memoranda							
Loans held-for-sale	84,000	88,000	99,000	59,000	51,000	-4.55	-32.80
Loans not held-for-sale	28,907,000	27,420,000	29,160,000	27,165,000	26,249,000	5.42	26.75
Real estate loans secured by 1-4 family	8,070,000	7,419,000	8,188,000	7,378,000	7,463,000	8.77	0.44
Commercial real estate loans	8,685,000	8,586,000	8,740,000	8,465,000	8,450,000	1.15	17.71
Construction and land development	963,000	948,000	1,022,000	892,000	822,000	1.58	27.04
Multifamily	1,926,000	1,779,000	1,913,000	1,795,000	1,540,000	8.26	107.54
Nonfarm nonresidential	5,796,000	5,859,000	5,805,000	5,778,000	6,088,000	-1.08	1.83
Real estate loans secured by farmland	28,000	32,000	29,000	33,000	35,000	-12.50	-34.88
Total investment securities	23,107,000	16,162,000	21,897,000	17,998,000	13,662,000	42.97	227.81
U.S. Treasury securities	11,858,000	10,418,000	10,788,000	12,056,000	8,272,000	13.82	796.30
US agency securities (excluding mortgage-backed securities)	0	86,000	60,000	122,000	333,000	-100.00	-100.00
Municipal securities	303,000	326,000	306,000	335,000	355,000	-7.06	-28.03
Mortgage-backed securities	10,914,000	5,309,000	10,713,000	5,463,000	4,688,000	105.58	150.44
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	1,000	0	1,000	1,000	-100.00	-100.00
Mutual funds and equity securities	32,000	22,000	30,000	21,000	13,000	45.45	1500.00
Available-for-sale securities	22,772,000	15,813,000	21,561,000	17,648,000	13,300,000	44.01	242.44
U.S. Treasury securities	11,858,000	10,418,000	10,788,000	12,056,000	8,272,000	13.82	796.30
US agency securities (excluding mortgage-backed securities)	0	86,000	60,000	122,000	333,000	-100.00	-100.00
Municipal securities	0	0	0	7,000	7,000		-100.00
Mortgage-backed securities	10,914,000	5,309,000	10,713,000	5,463,000	4,688,000	105.58	150.44
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	2,000	-15,000	1,000	-2,000	-8,000		
Available-for-sale securities appreciation (depreciation)	129,000	553,000	525,000	106,000	-178,000	-76.67	95.45
Structured notes, fair value	0	0	0	0	0		-100.00
Pledged securities	17,324,000	13,007,000	18,306,000	12,357,000	9,161,000	33.19	421.02

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	12,984,000	8,528,000	11,907,000	8,162,000	8,235,000	52.25	126.16
NOW, ATS and transaction accounts	18,688,000	12,748,000	18,585,000	13,251,000	10,201,000	46.60	430.46
Time deposits less brokered deposits < \$250K	3,577,000	4,256,000	3,696,000	4,450,000	4,560,000	-15.95	
MMDA and other savings accounts	19,455,000	14,666,000	18,684,000	14,344,000	13,287,000	32.65	91.35
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	54,704,000	40,198,000	52,872,000	40,207,000	36,283,000	36.09	139.75
Time deposits of \$250K or more	2,858,000	3,658,000	2,772,000	2,719,000	2,507,000	-21.87	
Foreign deposits	388,000	357,000	410,000	356,000	405,000	8.68	44.24
Federal funds purchased and repos	87,000	179,000	121,000	193,000	281,000	-51.40	-88.55
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	79,000	309,000	108,000	243,000	344,000	-74.43	-77.23
Other borrowings w/remaining maturity over 1 year	810,000	596,000	812,000	596,000	661,000	35.91	-14.19
Brokered deposits < \$250K	793,000	584,000	812,000	476,000	516,000	35.79	
Noncore funding	5,015,000	5,683,000	5,035,000	4,583,000	4,714,000	-11.75	-25.82
Trading liabilities	0	2,000	0	0	0	-100.00	-100.00
Subordinated notes and debentures + trust preferred securities	385,000	385,000	385,000	385,000	385,000	0.00	-12.50
Other liabilities	868,000	866,000	1,605,000	923,000	788,000	0.23	-0.69
Total liabilities	60,972,000	47,134,000	59,897,000	46,098,000	42,170,000	29.36	97.34
Equity Capital							
Perpetual preferred stock (including surplus)	22,000	22,000	22,000	50,000	50,000	0.00	-56.00
Common stock	1,000	1,000	1,000	1,000	1,000	0.00	0.00
Common surplus	4,572,000	4,366,000	4,572,000	4,448,000	4,366,000	4.72	8.06
Retained earnings	2,490,000	1,940,000	2,261,000	2,148,000	1,652,000	28.35	115.21
Accumulated other comprehensive income	-175,000	211,000	190,000	-170,000	-428,000		
Other equity capital components	-1,012,000	-870,000	-1,017,000	-460,000	-206,000		
Total holding company equity capital	5,898,000	5,670,000	6,029,000	6,017,000	5,435,000	4.02	12.34
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,898,000	5,670,000	6,029,000	6,017,000	5,435,000	4.02	12.34
Total liabilities and capital	66,870,000	52,804,000	65,926,000	52,115,000	47,605,000	26.64	84.99
Memoranda							
Non-interest-bearing deposits	13,091,000	8,636,000	12,019,000	8,265,000	8,336,000	51.59	125.71
Interest-bearing deposits	45,652,000	36,161,000	44,847,000	35,493,000	31,375,000	26.25	110.12
Total deposits	58,743,000	44,797,000	56,866,000	43,758,000	39,711,000	31.13	113.40
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	6,029,000	6,017,000	6,017,000	5,435,000	5,104,000		
Accounting restatements	0	-206,000	-206,000	5,000	2,000		
Net income	263,000	34,000	507,000	671,000	618,000		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	9,000	8,000	17,000	19,000	16,000		
Sale of treasury stock	0	3,000	5,000	5,000	4,000		
Less: Purchase of treasury stock	4,000	531,000	532,000	256,000	127,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	34,000	36,000	139,000	120,000	105,000		
Change in other comprehensive income	-365,000	381,000	360,000	258,000	-77,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	5,898,000	5,670,000	6,029,000	6,017,000	5,435,000		

BHC Name

City/State

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	25.47	36.10	27	30.83	38.37	33	26.10	36.22	29	30.94	37.78	36	34.06	37.19	39
Commercial and industrial loans	5.27	13.88	9	5.26	12.73	16	5.57	13.52	13	5.10	12.02	18	5.32	12.85	16
Loans to individuals	8.25	3.42	85	10.97	3.84	86	8.39	3.40	83	11.17	4.20	84	11.07	4.31	85
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0.01	0.19	36	0.02	0.20	37	0.02	0.19	38	0.02	0.24	40	0.02	0.30	42
Other loans and leases	4.36	4.29	58	5.01	4.96	58	4.31	4.63	57	5.01	5.01	56	4.78	5	56
Net loans and leases	42.16	60.99	9	50.35	64.23	15	43.02	61.58	12	51.32	63.77	19	54.05	63.98	20
Debt securities over 1 year	32.42	16.70	95	23.89	14.63	88	25.58	15.55	89	24.59	14.60	88	20.69	14.63	79
Mutual funds and equity securities	0.05	0.06	64	0.04	0.05	59	0.05	0.05	60	0.04	0.06	57	0.03	0.06	54
Subtotal	74.62	78.43	28	74.29	80.12	17	68.65	78.16	16	75.95	79.65	21	74.77	79.97	21
Interest-bearing bank balances	17.30	9.08	90	11.25	4.14	92	17.66	7.51	93	6.26	3.06	83	8.76	3.04	91
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	2.09	1.59	71	6.67	1.72	91	7.58	1.68	94	9.91	1.91	93	7.98	1.96	91
Trading assets	0.05	0.56	44	0.08	1.27	37	0.06	1.01	39	0.08	1.19	38	0.08	1.33	44
Total earning assets	94.06	91.48	77	92.29	89.78	75	93.95	91.05	82	92.19	89.53	78	91.59	89.74	68
Non-interest cash and due from depository institutions	0.74	1	32	0.84	1.12	31	0.74	1.07	27	0.74	1.14	21	0.83	1.21	25
Other real estate owned	0.13	0.02	95	0.28	0.03	97	0.15	0.02	97	0.28	0.03	96	0.31	0.04	97
All other assets	5.21	7.44	25	6.89	9.05	26	5.32	7.82	20	7.06	9.27	26	7.58	8.98	34
Memoranda															
Short-term investments	19.39	11.92	80	17.92	7.73	86	25.24	11.17	89	16.17	7.63	84	16.74	7.80	82
U.S. Treasury securities	17.73	0.98	98	19.73	0.86	99	16.36	0.84	98	23.13	1.03	99	17.38	1.04	98
US agency securities (excluding mortgage-backed securities)	0	0.73	11	0.16	0.51	46	0.09	0.63	36	0.23	0.54	49	0.70	0.69	63
Municipal securities	0.45	1.77	37	0.62	1.44	45	0.46	1.69	36	0.64	1.34	45	0.75	1.62	44
Mortgage-backed securities	16.32	12.38	69	10.05	11.43	41	16.25	11.75	71	10.48	11.44	46	9.85	11.13	45
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.46	8	0	0.39	24	0	0.42	10	0	0.39	22	0	0.41	23
Loans held-for-sale	0.13	0.46	36	0.17	0.40	44	0.15	0.52	36	0.11	0.39	39	0.11	0.30	41
Loans held for investment	43.23	61.15	9	51.93	64.43	16	44.23	61.72	12	52.13	63.50	21	55.14	63.93	22
Real estate loans secured by 1-4 family	12.07	11.69	54	14.05	13.18	54	12.42	11.91	54	14.16	13.29	57	15.68	13.46	61
Revolving	0.13	1.51	16	0.22	2.02	19	0.14	1.66	17	0.22	2.07	20	0.29	2.27	17
Closed-end, secured by first liens	11.81	9.76	63	13.63	10.62	69	12.13	9.81	65	13.72	10.69	71	15.10	10.57	75
Closed-end, secured by junior liens	0.13	0.21	44	0.20	0.28	51	0.14	0.22	48	0.21	0.28	53	0.29	0.31	58
Commercial real estate loans	12.99	22.27	24	16.26	23.11	31	13.26	22.22	27	16.24	22.23	34	17.75	21.58	42
Construction and land development	1.44	3.32	27	1.80	3.46	33	1.55	3.40	28	1.71	3.44	37	1.73	3.51	34
Multifamily	2.88	3.21	58	3.37	3.23	62	2.90	3.12	55	3.44	3.01	67	3.23	2.72	68
Nonfarm nonresidential	8.67	14.77	26	11.10	15.32	35	8.81	14.72	28	11.09	14.69	38	12.79	14.44	46
Real estate loans secured by farmland	0.04	0.33	43	0.06	0.35	46	0.04	0.33	43	0.06	0.36	46	0.07	0.41	49

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	58.74	57.91	44	59.19	57.83	43	58.80	57.15	41	59.22	57.46	45	61.65	56.49	47
Real estate loans secured by 1-4 family	27.84	19.43	76	26.97	20.44	72	27.98	19.43	80	27.10	20.75	69	28.38	21.10	77
Revolving	0.31	2.45	18	0.42	3.09	20	0.32	2.64	19	0.43	3.15	21	0.53	3.50	19
Closed-end	27.53	16.76	82	26.55	17.13	83	27.66	16.59	85	26.67	17.39	81	27.85	17.39	85
Commercial real estate loans	29.96	35.36	38	31.21	34.31	41	29.87	34.63	39	31.09	33.52	44	32.13	32.14	47
Construction and land development	3.32	5.29	38	3.45	5.12	44	3.49	5.26	41	3.28	5.09	42	3.13	5.20	40
1-4 family	0.10	1.05	20	0.08	0.98	20	0.10	0.93	22	0.08	0.94	23	0.08	1.02	24
Other	3.22	4.21	42	3.37	4.14	49	3.40	4.19	48	3.20	4.02	46	3.05	4.05	42
Multifamily	6.64	5.08	70	6.47	4.90	70	6.54	4.96	70	6.59	4.69	74	5.86	4.10	75
Nonfarm nonresidential	19.99	23.47	38	21.30	22.69	45	19.84	22.93	37	21.22	22.15	47	23.15	21.40	51
Owner-occupied	6.14	7.93	38	6.83	7.70	48	6.45	7.68	41	6.94	7.72	50	7.52	8.03	50
Other	13.86	15.25	44	14.47	14.76	48	13.39	14.95	40	14.29	14.34	50	15.63	13.38	56
Real estate loans secured by farmland	0.10	0.56	45	0.12	0.53	50	0.10	0.54	45	0.12	0.55	50	0.13	0.63	52
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	12.15	23.16	12	10.11	20.31	20	12.54	22.17	14	9.77	19.53	18	9.63	20.32	16
Loans to individuals	19.02	6.02	86	21.06	6.48	88	18.91	6.13	86	21.39	7.13	88	20.05	7.36	85
Credit card loans	3.05	0.50	91	3.89	0.71	90	3.16	0.65	89	4.15	0.81	89	4	1.02	89
Agricultural loans	0.03	0.33	38	0.03	0.31	38	0.03	0.32	41	0.03	0.37	40	0.03	0.46	42
Other loans and leases	10.07	8.05	68	9.61	9.38	62	9.72	9.09	63	9.59	9.85	62	8.65	9.66	57
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	289.41	382.51	33	311.80	401.07	34	302.25	381.27	36	287.96	391.26	32	311.79	379.80	39
Real estate loans secured by 1-4 family	137.15	124.29	57	142.07	138.65	52	143.85	125.03	60	131.77	138.18	49	143.52	137.84	52
Revolving	1.51	16.14	16	2.22	21.22	18	1.67	17.42	17	2.07	21.26	18	2.67	23.33	17
Closed-end	135.64	106.79	67	139.85	115.78	68	142.18	106.14	67	129.70	115.20	58	140.85	112.79	65
Commercial real estate loans	147.60	237.40	27	164.42	240.54	32	153.55	234.65	31	151.19	229.44	33	162.50	219.72	39
Construction and land development	16.37	35.26	30	18.15	35.93	34	17.96	35.62	33	15.93	34.95	33	15.81	35.36	33
1-4 family	0.51	6.84	20	0.40	6.92	20	0.49	6.34	20	0.39	6.61	21	0.38	7.04	22
Other	15.86	28.01	34	17.75	27.85	39	17.46	28.16	37	15.54	27.32	35	15.42	27.26	34
Multifamily	32.73	34.02	61	34.07	33.54	60	33.61	32.74	64	32.06	31.04	60	29.62	27.85	61
Nonfarm nonresidential	98.50	157.71	30	112.20	159.79	36	101.99	155.06	32	103.20	152.10	37	117.08	147.22	42
Owner-occupied	30.23	52.99	30	35.96	54.16	37	33.15	52.37	34	33.72	53.07	36	38.04	54.89	38
Other	68.27	102.29	30	76.24	103.49	38	68.83	100.54	33	69.48	97.41	38	79.04	91.80	46
Real estate loans secured by farmland	0.48	3.50	42	0.61	3.48	45	0.51	3.44	42	0.59	3.60	45	0.67	4.02	46
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	59.84	145.22	10	53.24	132.09	17	64.46	139.91	14	47.49	122.02	15	48.71	128.82	14
Loans to individuals	93.71	35.91	84	110.95	40.80	86	97.19	37.47	85	104	43.51	82	101.38	42.67	84
Credit card loans	15.02	2.59	90	20.51	3.94	89	16.27	3.30	89	20.18	4.34	89	20.25	5.31	88
Agricultural loans	0.15	1.94	37	0.15	1.90	38	0.18	1.88	40	0.16	2.18	39	0.15	2.72	40
Other loans and leases	49.59	47.52	62	50.63	54.71	59	49.96	49.54	60	46.62	52.44	58	43.73	51.79	57
Supplemental															
Non-owner occupied CRE loans / Gross loans	23.97	27.81	41	24.51	27.16	43	23.56	27.32	41	24.20	26.45	46	24.66	24.79	48
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	118.10	185.94	30	129.13	188.67	31	121.10	183.76	31	117.68	178.57	34	124.71	167.93	41
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	148.33	243.39	27	165.09	248.20	30	154.25	240.85	30	151.40	236.10	31	162.75	225.98	38

BHC Name

City/State

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	19.39	11.92	80	17.92	7.73	86	25.24	11.17	89	16.17	7.63	84	16.74	7.80	82
Liquid assets	52.15	27.16	91	42.12	22.73	87	51.16	26.22	89	40.93	22.44	86	37.59	22.72	84
Investment securities	34.56	18.78	94	30.61	16.91	91	33.21	17.85	91	34.54	16.99	95	28.70	17.27	88
Net loans and leases	42.16	60.99	9	50.35	64.23	15	43.02	61.58	12	51.32	63.77	19	54.05	63.98	20
Net loans, leases and standby letters of credit	42.19	61.79	9	50.49	65.22	13	43.06	62.48	12	51.47	64.84	17	54.11	65.07	17
Core deposits	81.81	73.69	80	76.13	64.18	81	80.20	70.67	81	77.15	63.09	85	76.22	62.13	84
Noncore funding	7.50	11.95	43	10.76	19.78	23	7.64	14.13	35	8.79	19.36	21	9.90	21.34	16
Time deposits of \$250K or more	4.27	1.96	88	6.93	2.95	89	4.20	2.11	87	5.22	2.94	84	5.27	2.89	84
Foreign deposits	0.58	0.34	85	0.68	0.43	83	0.62	0.36	84	0.68	0.43	83	0.85	0.47	84
Federal funds purchased and repos	0.13	1.22	32	0.34	1.77	29	0.18	1.47	31	0.37	1.94	32	0.59	1.97	39
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.13	0.60	45	0.34	0.97	41	0.18	0.54	47	0.37	0.48	50	0.59	0.54	51
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.12	1.11	41	0.59	3.69	20	0.16	1.24	35	0.47	3.01	23	0.72	3.67	21
Earning assets that reprice within 1 year	37.74	38.67	45	41.53	39.59	53	44.48	39.38	62	39.14	39.29	46	41.33	40.29	50
Interest-bearing liabilities that reprice within 1 year	6.79	7.73	60	10.75	10.23	65	6.88	8.20	54	9.08	10.19	52	9.17	10.01	53
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	30.95	29.49	46	30.78	27.26	58	37.60	29.11	68	30.06	26.63	57	32.16	27.38	57
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-15.91	-0.51	9	-9.60	14.37	2	-25.58	3.20	3	-9.67	14.45	3	-9.11	16.62	4
Net short-term noncore funding dependence	-18.96	-6.88	14	-13.03	4.94	8	-29.04	-4.76	7	-13.23	3.38	11	-13.72	4.66	11
Short-term investment / Short-term noncore funding	371.92	246.74	76	218.42	77.70	87	479.95	184.19	90	265.69	77.77	92	260.08	66.46	93
Liquid assets - short-term noncore funding / Nonliquid assets	98.09	30.67	92	58.60	16.50	88	93.99	28.18	90	58.99	16.97	88	49.92	16.04	86
Net loans and leases / Total deposits	47.99	76.22	6	59.35	88.34	7	49.88	79.43	7	61.12	90.31	7	64.80	90.08	11
Net loans and leases / Core deposits	51.53	83.77	3	66.14	101.46	5	53.64	88.34	4	66.52	103.93	6	70.92	105	7
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.04	0.62	32	-0.33	1.57	5	0.02	1.57	13	-0.04	0.72	6	-0.17	-0.82	60
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.45	1.31	75	12.22	3.85	95	10.47	4.31	92	2.07	1.36	74	-3.84	-1.98	5
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	1.31	12.84	40	2.02	12.92	38	1.40	11.38	42	1.83	12.67	39	2.55	16.19	32
Available-for-sale securities	98.55	85.49	64	97.84	85.17	64	98.47	87.23	62	98.06	85.40	64	97.35	81.88	70
U.S. Treasury securities	51.32	5.10	95	64.46	5.04	96	49.27	4.72	94	66.99	6.15	97	60.55	6.99	96
US agency securities (excluding mortgage-backed securities)	0	4.35	11	0.53	3.36	38	0.27	4.01	28	0.68	3.49	41	2.44	4.02	57
Municipal securities	1.31	9.71	27	2.02	8.69	31	1.40	9.83	28	1.86	7.75	34	2.60	9.16	36
Mortgage-backed securities	47.23	66.67	18	32.85	68.40	8	48.92	66.64	21	30.35	67.43	9	34.31	65.45	12
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.05	8	0.01	2.67	21	0	3.01	9	0.01	2.94	20	0.01	2.79	21
Mutual funds and equity securities	0.14	0.36	50	0.14	0.35	52	0.14	0.35	48	0.12	0.40	47	0.10	0.42	42
Debt securities 1 year or less	6.05	9.29	44	21.80	10.98	80	22.83	10.55	83	28.69	11.86	86	27.80	11.91	87
Debt securities 1 to 5 years	29.01	16.09	80	35.96	17.72	82	25.96	17.03	70	31.61	17.94	77	36.32	19.18	79
Debt securities over 5 years	64.81	72.48	30	42.10	67.50	20	51.07	69.86	21	39.58	66.02	20	35.79	64.73	20
Pledged securities	74.97	33.48	92	80.48	36.65	95	83.60	35.67	97	68.66	30.57	92	67.05	33.30	89
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	36.99	156.41	25	11.63	53.90	37	97.51	183.32	39	5.72	26.69	45	19.56	6.77	69
Investment securities	42.97	31.91	70	16.21	9.51	72	21.66	23.62	57	31.74	11.75	85	29.53	9.42	83
Core deposits	36.09	29.18	77	7.54	12	42	31.50	26.88	73	10.81	11.23	62	11.40	7.29	72
Noncore funding	-11.75	-25.09	68	19.12	16.35	63	9.86	-12.18	76	-2.78	6.59	36	-11.17	10.67	16

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			9,387,000	8,455,000	7,497,000
Commit: Secured commercial real estate loans	852,000	712,000	841,000	794,000	696,000
Commit: Unsecured real estate loans	32,000	39,000	34,000	35,000	34,000
Credit card lines (reported semiannually, June/Dec)			5,227,000	4,889,000	4,469,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	21,000	72,000	22,000	75,000	27,000
Commercial and similar letters of credit	3,000	2,000	2,000	3,000	3,000
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	161,000	141,000	189,000	98,000	90,000
Written options contracts (interest rate)	14,000	84,000	14,000	85,000	89,000
Purchased options contracts (interest rate)	15,000	84,000	15,000	85,000	89,000
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	66,000	65,000	63,000	67,000	63,000
Purchased options contracts (commodity and other)	70,000	65,000	69,000	69,000	69,000
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							14.24	22.01	20	16.22	23.52	26	15.75	24.05	27
Standby letters of credit	0.03	0.67	5	0.14	0.78	11	0.03	0.71	6	0.14	0.84	11	0.06	0.92	8
Commercial and similar letters of credit	0	0.02	52	0	0.02	50	0	0.02	51	0.01	0.02	51	0.01	0.02	47
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	0.49	42.67	4	0.83	54.47	5	0.53	48.62	2	0.78	68.47	7	0.84	65.81	7
Interest rate contracts	0.28	30.32	4	0.59	40.32	3	0.33	34.36	3	0.51	47.31	5	0.56	43.84	6
Interest rate futures and forward contracts	0.24	4.59	41	0.27	11.14	38	0.29	6.21	37	0.19	10.67	36	0.19	11.40	42
Written options contracts (interest rate)	0.02	2	20	0.16	2.54	25	0.02	2.18	20	0.16	2.47	30	0.19	2.16	37
Purchased options contracts (interest rate)	0.02	1.45	46	0.16	1.56	52	0.02	1.46	44	0.16	2.65	54	0.19	2.32	56
Interest rate swaps	0	20.33	4	0	23.70	3	0	20.83	3	0	28.86	3	0	26.74	2
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0.20	0.80	74	0.25	1.75	73	0.20	1.86	72	0.26	3.32	72	0.28	4.08	69
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0.10	0.27	82	0.12	0.51	79	0.10	0.52	79	0.13	0.98	76	0.13	1.48	74
Purchased options contracts (commodity and other)	0.10	0.18	83	0.12	0.42	79	0.10	0.37	79	0.13	0.94	76	0.14	1.29	75
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							33.35	42.82	51	31.84	45.53	44	30.24	44.93	42

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	326,000	439,000	350,000	404,000	400,000
Interest rate contracts	190,000	309,000	218,000	268,000	268,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	136,000	130,000	132,000	136,000	132,000
Derivatives Position					
Futures and forwards	161,000	141,000	189,000	98,000	90,000
Written options	80,000	149,000	77,000	152,000	152,000
Exchange-traded	0	0	0	0	0
Over-the-counter	80,000	149,000	77,000	152,000	152,000
Purchased options	85,000	149,000	84,000	154,000	158,000
Exchange-traded	0	0	0	0	0
Over-the-counter	85,000	149,000	84,000	154,000	158,000
Swaps	0	0	0	0	0
Held for trading	0	63,000	0	0	0
Interest rate contracts	0	63,000	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	326,000	376,000	350,000	404,000	400,000
Interest rate contracts	190,000	246,000	218,000	268,000	268,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	136,000	130,000	132,000	136,000	132,000
Derivative contracts (excluding futures and FX 14 days or less)	184,000	176,000	214,000	198,000	196,000
One year or less	184,000	161,000	199,000	183,000	107,000
Over 1 year to 5 years	0	15,000	15,000	15,000	89,000
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	18,000	12,000	19,000	16,000	12,000
Gross positive fair value	21,000	10,000	21,000	18,000	14,000
Held for trading	0	0	0	0	0
Non-traded	21,000	10,000	21,000	18,000	14,000
Current credit exposure on risk-based capital derivative contracts	21,000	10,000	21,000	18,000	14,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	58.28	94.52	6	70.39	94.85	8	62.29	94.10	9	66.34	93.44	9	67	92.91	7
Foreign exchange contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	41.72	1.04	99	29.61	1.10	98	37.71	1.17	98	33.66	1.64	96	33	1.93	97
Futures and forwards															
Written options	49.39	12.82	90	32.12	13.53	80	54	14.05	92	24.26	13.49	75	22.50	12.78	75
Exchange-traded	24.54	8.11	84	33.94	7.86	90	22	8.18	83	37.62	5.91	95	38	6.60	96
Over-the-counter	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options	24.54	7.80	84	33.94	7.35	90	22	7.73	84	37.62	5.10	95	38	5.49	96
Exchange-traded	26.07	3.58	96	33.94	3.47	98	24	3.42	97	38.12	4.42	96	39.50	4.19	99
Over-the-counter	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps	26.07	3.15	96	33.94	2.77	98	24	2.86	97	38.12	3.35	96	39.50	3.20	99
Held for trading															
Interest rate contracts	0	42.14	20	14.35	45.49	37	0	43.53	19	0	44.16	18	0	46.31	18
Foreign exchange contracts	0	36.29	20	14.35	38.85	39	0	36.62	19	0	37.24	18	0	38.40	18
Equity, commodity, and other contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Non-traded															
Interest rate contracts	100	57.86	79	85.65	54.51	62	100	56.47	80	100	55.84	81	100	53.69	81
Foreign exchange contracts	58.28	54.11	55	56.04	52.13	58	62.29	53.82	58	66.34	52.22	60	67	50.60	58
Equity, commodity, and other contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	41.72	0.12	99	29.61	0.08	99	37.71	0.10	99	33.66	0.13	97	33	0.16	99
Over 1 year to 5 years	56.44	90.92	9	40.09	91.11	4	61.14	91.48	11	49.01	93.86	6	49	94.47	5
Over 5 years	56.44	26.80	79	36.67	31.34	65	56.86	32.05	77	45.30	32.17	67	26.75	32.51	60
Gross negative fair value (absolute value)	0	28.69	4	3.42	27.94	17	4.29	27.06	15	3.71	30.45	19	22.25	31.16	34
Gross positive fair value	0	30.03	5	0	31.18	4	0	29.56	5	0	28.09	5	0	28.71	5
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	5.52	1.21	99	2.73	1.98	68	5.43	1.55	97	3.96	0.83	97	3	0.72	98
Gross positive fair value (X)	6.44	1.70	98	2.28	2.69	44	6	2.23	99	4.46	1.19	98	3.50	0.85	96
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	20	0	0.11	9	0	0.07	16	0	0.06	19	0	0.06	22
Gross positive fair value (X)	0	0.07	16	0	0.13	12	0	0.09	13	0	0.07	18	0	0.06	18
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	40	0	0.02	30	0	0.02	40	0	0.01	54	0	0.01	48
Current credit exposure (X)	0	0.05	24	0	0.09	17	0	0.06	24	0	0.05	24	0	0.04	28
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.07	0.61	24	0.03	1.16	19	0.07	0.85	25	0.06	0.73	28	0.05	0.53	31

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	896,000	478,000	478,000	569,000	624,000
Gross losses	48,000	79,000	259,000	345,000	353,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	28,000	16,000	73,000	88,000	70,000
Net losses	20,000	63,000	186,000	257,000	283,000
Provision for loan and lease losses	-76,000	189,000	282,000	166,000	228,000
Adjustments	1,000	316,000	322,000	0	0
Ending balance	801,000	920,000	896,000	478,000	569,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.46	-0.11	11	1.47	0.87	83	0.47	0.51	48	0.33	0.15	88	0.49	0.14	93
Provision for loan and lease losses / Average loans and leases	-1.04	-0.20	6	2.78	1.41	83	1	0.82	70	0.63	0.24	89	0.92	0.24	93
Provision for loan and lease losses / Net loan and lease losses	-380	-168.35	24	300	730.69	26	151.61	487.86	9	64.59	130.58	11	80.57	134.68	22
Allowance for loan and lease losses / Total loans and leases not held for sale	2.77	1.49	92	3.36	1.32	95	3.07	1.58	93	1.76	0.83	93	2.17	0.90	94
Allowance for loan and lease losses / Total loans and leases	2.76	1.47	92	3.34	1.30	95	3.06	1.55	93	1.76	0.81	93	2.16	0.89	94
Allowance for loan and lease losses / Net loans and leases losses (X)	10.01	18.09	51	3.65	10.10	27	4.82	11.58	31	1.86	8.03	12	2.01	7.54	12
Allowance for loan and lease losses / Nonaccrual assets	114.10	291.29	13	118.10	310.68	13	120.92	299.17	14	90.53	218.72	20	93.13	214.03	17
ALLL / 90+ days past due + nonaccrual loans and leases	52.18	246.27	6	73.60	221.69	10	50.65	244.34	5	41.89	151.73	7	39.54	160.51	8
Gross loan and lease losses / Average loans and leases	0.66	0.24	91	1.16	0.34	91	0.92	0.34	91	1.30	0.28	93	1.42	0.30	94
Recoveries / Average loans and leases	0.38	0.08	94	0.24	0.07	92	0.26	0.07	93	0.33	0.08	93	0.28	0.09	91
Net losses / Average loans and leases	0.27	0.16	75	0.93	0.27	90	0.66	0.27	89	0.97	0.21	93	1.14	0.22	94
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	10.81	7.39	74	4.64	8.09	30	21.16	33.98	32	24.93	36.22	37	22.51	41.30	26
Earnings coverage of net loan and lease losses (X)	13.20	25.70	46	3.59	17.23	23	4.84	22.91	22	3.83	24.40	15	3.41	21.75	16

Net Loan and Lease Losses By Type

Real estate loans	0.28	0.03	93	0.05	0.01	84	0.18	0.04	92	0.35	0.01	98	0.81	0.02	98
Real estate loans secured by 1-4 family	0.35	-0.01	98	0.16	0.01	95	0.18	0.01	94	0.56	0.01	98	0.90	0.01	98
Revolving	-4.49	-0.03	3	-3.45	0	0	-2.11	0.01	1	0	0.02	43	1.44	0.03	99
Closed-end	0.40	-0.01	98	0.22	0.01	96	0.21	0	95	0.56	0	98	0.89	0.01	98
Commercial real estate loans	0.23	0.05	85	-0.05	0.01	7	0.16	0.07	81	0.18	0.01	97	0.75	0.01	98
Construction and land development	2.49	0	97	0	-0.01	68	-0.10	0	4	-0.11	-0.01	5	0.49	-0.03	97
1-4 family	0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01	63
Other	2.49	0	98	0	-0.01	65	-0.10	0	3	-0.11	-0.01	4	0.49	-0.02	97
Multifamily	0	0	54	0	0	61	0	0	58	0.06	0	94	0	0	58
Nonfarm nonresidential	-0.07	0.07	3	-0.07	0.02	4	0.26	0.11	84	0.26	0.02	96	0.97	0.02	99
Owner-occupied	-0.14	0.01	1	-0.07	0.01	1	0.02	0.02	66	-0.02	0.01	5	0.15	0.01	96
Other	0.07	0.06	74	0	0.01	54	0.24	0.08	88	0.28	0.01	97	0.82	0.01	99
Real estate loans secured by farmland	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	-0.11	0.20	6	0.29	0.48	50	-0.03	0.47	2	1.84	0.37	95	1.03	0.31	94
Loans to individuals	0.65	1.06	46	3.80	1.43	90	2.68	1.13	85	2.44	1.17	86	2.28	1.16	82
Credit card loans	0.45	2.41	18	4.48	3.52	70	4.32	2.92	79	2.92	3.11	41	3.80	2.92	69
Agricultural loans	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	50
Other loans and leases	0	0.09	37	0.61	0.15	87	0.28	0.15	74	0.34	0.15	79	0.26	0.14	76

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	176,000	330,000	193,000	257,000	317,000
90+ days past due loans and leases	833,000	471,000	1,028,000	613,000	828,000
Nonaccrual loans and leases	702,000	779,000	741,000	528,000	611,000
Total past due and nonaccrual loans and leases	1,711,000	1,580,000	1,962,000	1,398,000	1,756,000
Restructured 30-89 days past due					
Restructured 30-89 days past due	51,000	62,000	33,000	63,000	48,000
Restructured 90+ days past due	131,000	134,000	137,000	124,000	144,000
Restructured nonaccrual	253,000	249,000	274,000	255,000	284,000
Total restructured loans and leases	435,000	445,000	444,000	442,000	476,000
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	4,000	11,000	3,000	0	0
Total past due and nonaccrual loans held for sale	4,000	11,000	3,000	0	0
Restructured loans and leases in compliance	1,269,000	1,148,000	1,229,000	1,145,000	1,037,000
Other real estate owned	84,000	148,000	99,000	145,000	146,000
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.61	0.33	82	1.20	0.52	92	0.66	0.39	82	0.94	0.43	88	1.21	0.44	93
90+ days past due loans and leases	2.87	0.11	98	1.71	0.12	96	3.51	0.12	98	2.25	0.15	97	3.15	0.17	98
Nonaccrual loans and leases	2.42	0.65	96	2.83	0.57	97	2.53	0.66	96	1.94	0.51	96	2.32	0.54	96
90+ days past due and nonaccrual loans and leases	5.29	0.82	98	4.54	0.75	98	6.05	0.85	98	4.19	0.71	98	5.47	0.75	98
30-89 days past due restructured															
30-89 days past due restructured	0.18	0.01	97	0.23	0.01	96	0.11	0.01	93	0.23	0.01	96	0.18	0.02	95
90+ days past due restructured	0.45	0	99	0.49	0.01	99	0.47	0.01	99	0.46	0.01	99	0.55	0.01	99
Nonaccrual restructured	0.87	0.13	99	0.91	0.14	97	0.94	0.13	99	0.94	0.14	97	1.08	0.16	97
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0.01	0	84	0.04	0	91	0.01	0.01	83	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.61	0.33	82	1.20	0.52	92	0.66	0.40	82	0.94	0.43	88	1.21	0.44	92
90+ days past due assets	2.87	0.11	98	1.71	0.12	96	3.51	0.12	98	2.25	0.15	97	3.15	0.18	98
Nonaccrual assets	2.42	0.66	96	2.83	0.58	97	2.53	0.67	96	1.94	0.53	96	2.32	0.57	96
30+ days past due and nonaccrual assets	5.90	1.18	97	5.74	1.32	97	6.71	1.29	98	5.14	1.19	96	6.68	1.26	96
Percent of Total Assets															
90+ days past due and nonaccrual assets	2.30	0.50	97	2.37	0.48	96	2.68	0.52	98	2.19	0.44	96	3.02	0.48	97
90+ days past due and nonaccrual assets + other real estate owned	2.42	0.53	97	2.65	0.51	97	2.83	0.55	98	2.47	0.48	97	3.33	0.52	97
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	3.35	0.58	97	4.30	0.57	98	3.40	0.60	97	3.85	0.53	97	4.17	0.60	97
Allowance for loan and lease losses	279.28	69.27	99	246.85	74.58	95	249.89	66.66	97	419.46	115.41	94	349.03	118.28	93
Equity capital + allowance for loan and lease losses	33.39	5.03	99	34.46	4.68	99	32.33	4.97	99	30.87	4.28	98	33.08	4.79	98
Tier 1 capital + allowance for loan and lease losses	36.82	5.96	98	41.72	5.89	98	37.88	6.05	98	35.81	5.65	97	38.19	6.16	97
Loans and leases + other real estate owned	7.69	0.97	99	8.21	0.91	98	7.63	0.97	99	7.33	0.85	98	7.51	0.96	97

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.80	0.31	89	1.35	0.48	93	0.85	0.39	88	1.14	0.38	92	1.61	0.42	94
90+ days past due	4.82	0.13	98	2.76	0.12	96	5.90	0.16	98	3.56	0.16	96	4.55	0.22	97
Nonaccrual	3.69	0.76	96	4.12	0.54	96	3.85	0.76	97	2.68	0.46	96	3.14	0.57	96
Commercial and industrial															
30–89 days past due	0.20	0.22	60	0.43	0.36	69	0.11	0.23	39	0.15	0.31	33	0.24	0.30	52
90+ days past due	0.03	0.02	75	0	0.03	17	0	0.03	16	0.75	0.05	95	2.92	0.05	99
Nonaccrual	0.85	0.69	69	1.62	0.90	82	0.87	0.75	65	1.20	0.83	73	1.86	0.76	90
Individuals															
30–89 days past due	0.58	0.53	59	1.59	0.84	83	0.74	0.83	51	1.13	0.83	67	0.91	0.84	52
90+ days past due	0.20	0.11	78	0.36	0.15	80	0.23	0.14	77	0.33	0.17	78	0.30	0.16	77
Nonaccrual	0.71	0.22	89	0.98	0.19	94	0.74	0.28	86	1.03	0.17	95	0.97	0.23	91
Depository institution loans															
30–89 days past due		0.01			0.01			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
90+ days past due	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
Nonaccrual	0	0.44	25	0	0.76	25	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due		0.03			10.34			0			0.07			0	0.01
90+ days past due		0			0			0			0			0	50
Nonaccrual		0.04			0.05			0.09			0.03			0	0.06
Other loans and leases															
30–89 days past due	0.03	0.13	51	0.23	0.26	63	0.07	0.18	55	0.11	0.20	56	0.09	0.17	52
90+ days past due	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual	0.14	0.15	67	0.23	0.13	76	0.18	0.15	70	0.15	0.13	72	0.18	0.14	70

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	1.13	0.47	90	2.14	0.73	93	1.32	0.65	86	2.17	0.67	92	1.81	0.71	90
	90+ days past due	10.17	0.28	98	6.07	0.24	96	12.40	0.33	98	7.52	0.31	96	9.66	0.46	96
	Nonaccrual	5.12	0.88	97	5.94	0.79	97	5.35	0.89	97	4.11	0.73	96	4.72	0.86	98
Revolving	30-89 days past due	0	0.31	6	1.72	0.50	94	1.05	0.48	87	0.86	0.45	88	0.72	0.50	74
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	6.74	1.31	93	7.76	1.07	95	7.37	1.13	93	8.62	1	97	9.35	1.17	97
Closed-end	30-89 days past due	1.14	0.48	88	2.15	0.76	91	1.32	0.65	84	2.19	0.70	90	1.83	0.75	89
	90+ days past due	10.29	0.31	98	6.16	0.27	96	12.54	0.38	98	7.64	0.35	96	9.84	0.53	96
	Nonaccrual	5.10	0.85	97	5.92	0.77	96	5.33	0.87	97	4.03	0.70	96	4.63	0.84	98
Junior lien	30-89 days past due	0.01	0.01	62	0.03	0.02	59	0.01	0.02	55	0.03	0.02	65	0.03	0.03	60
	90+ days past due	0	0	35	0	0	32	0	0	32	0.03	0	95	0.03	0	92
	Nonaccrual	0.06	0.05	70	0.10	0.05	77	0.07	0.04	74	0.08	0.04	76	0.11	0.06	74
Commercial real estate	30-89 days past due	0.46	0.22	83	0.68	0.28	89	0.40	0.26	73	0.25	0.18	71	1.44	0.17	99
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0.22	0.03	95	0.20	0.03	95
	Nonaccrual	2.10	0.62	94	2.46	0.32	98	2.19	0.62	95	1.30	0.23	98	1.66	0.28	98
Construction and development	30-89 days past due	1.14	0.22	90	0	0.32	12	2.05	0.28	94	0	0.28	12	0.24	0.21	65
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	2.28	0.50	87	0	0.24	11	2.84	0.41	90	0	0.20	12	1.70	0.19	95
1-4 family	30-89 days past due	0	0.03	30	0	0.06	24	0	0.03	28	0	0.06	25	0.24	0.06	88
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	1.14	0.16	92	0	0.24	15	2.05	0.22	94	0	0.20	15	0	0.13	14
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	2.28	0.43	89	0	0.18	13	2.84	0.35	91	0	0.17	14	1.70	0.15	95
Multifamily	30-89 days past due	0	0.08	27	0.51	0.10	87	0.05	0.09	58	0.17	0.08	83	0.26	0.10	78
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.16	0.13	72	0.17	0.06	83	0.10	0.11	65	0.22	0.05	90	0.06	0.08	64
Nonfarm non-residential	30-89 days past due	0.50	0.20	84	0.84	0.27	92	0.22	0.23	61	0.31	0.14	82	1.91	0.17	99
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0.33	0.03	95	0.28	0.03	96
	Nonaccrual	2.71	0.78	94	3.55	0.37	99	2.76	0.80	94	1.83	0.28	99	2.05	0.30	98
Owner Occupied	30-89 days past due	0.17	0.06	85	0.26	0.11	84	0.09	0.07	66	0.17	0.07	87	0.39	0.09	96
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0.26	0.01	99	0.18	0.01	95
	Nonaccrual	1.52	0.32	98	1.71	0.20	99	1.55	0.27	99	1.16	0.16	99	1.41	0.17	99
Other	30-89 days past due	0.33	0.12	81	0.58	0.14	92	0.14	0.14	65	0.14	0.07	76	1.51	0.07	99
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0.07	0.01	89	0.10	0.01	94
	Nonaccrual	1.19	0.40	88	1.84	0.16	99	1.21	0.44	87	0.67	0.10	97	0.64	0.13	95
Farmland	30-89 days past due	0	0.13	30	0	0.32	21	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	3.57	1.14	85	3.13	1.10	83	3.45	1.13	87	3.03	0.84	88	2.86	1.23	82
Credit card	30-89 days past due	1.02	0.75	72	2.15	1.31	84	1.19	0.95	69	1.68	1.19	75	1.61	1.22	74
	90+ days past due	1.24	0.56	81	1.96	0.83	87	1.40	0.63	87	1.68	0.78	85	1.52	0.73	87
	Nonaccrual	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,561,000	3,497,000	3,556,000	3,989,000	4,161,000
Retained earnings	2,681,000	2,162,000	2,479,000	2,148,000	1,652,000
Accumulated other comprehensive income (AOCI)	-175,000	211,000	190,000	-170,000	-428,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	6,067,000	5,870,000	6,225,000	5,967,000	5,385,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	919,000	922,000	972,000	916,000	955,000
Accumulated other comprehensive income-related adjustments	-104,000	270,000	261,000	-113,000	-378,000
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	5,252,000	4,678,000	4,992,000	5,164,000	4,808,000
Adjustments and deductions for common equity tier 1 capital	0	154,000	0	43,000	177,000
Common equity tier 1 capital	5,252,000	4,524,000	4,992,000	5,121,000	4,631,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	22,000	22,000	22,000	50,000	50,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	22,000	22,000	22,000	50,000	50,000
Less: Additional tier 1 capital deductions	0	75,000	0	73,000	83,000
Additional tier 1 capital	22,000	0	22,000	0	0
Tier 1 Capital	5,274,000	4,524,000	5,014,000	5,121,000	4,631,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	374,000	374,000	374,000	374,000	374,000
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	385,000	363,000	386,000	364,000	349,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	759,000	737,000	760,000	738,000	723,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	759,000	737,000	760,000	738,000	723,000
Exited advanced approach tier 2 capital					
Total capital	6,033,000	5,261,000	5,774,000	5,859,000	5,354,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	66,259,000	51,560,000	65,156,000	51,966,000	47,939,000
Less: Deductions from common equity tier 1 capital	919,000	1,098,000	972,000	1,009,000	1,182,000
Less: Other deductions	-120,000	-120,000	-121,000	-100,000	-119,000
Total assets for leverage ratio	65,460,000	50,582,000	64,305,000	51,057,000	46,876,000
Total risk-weighted assets	30,745,000	28,653,000	30,702,300	28,841,500	27,404,800
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	17.08	12.54	91	15.79	11.59	89	16.26	12.35	89	17.76	12.11	93	16.90	12.09	91
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	17.15	13.31	89	15.79	12.25	88	16.33	13.08	86	17.76	12.78	92	16.90	12.85	88
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	19.62	15.37	90	18.36	14.01	91	18.81	15.23	89	20.31	14.36	92	19.54	14.45	91
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.06	9.15	19	8.94	9.43	37	7.80	9.13	10	10.03	9.76	62	9.88	9.71	57
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	91,000	90,000	95,000	86,000	80,000	1.11	24.66
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	91,000	90,000	95,000	86,000	80,000	1.11	24.66
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	71,000	66,000	71,000	62,000	56,000	7.58	61.36
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	71,000	66,000	71,000	62,000	56,000	7.58	61.36
Total insurance underwriting net income	1,000	2,000	6,000	7,000	6,000	-50.00	0.00
Total property and casualty	0	0	0	0	0		
Total life and health	1,000	2,000	6,000	7,000	6,000	-50.00	0.00
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	19,000	23,000	19,000	23,000	23,000	-17.39	-26.92
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	12,000	13,000	50,000	59,000	51,000	-7.69	0.00
Other insurance activities income	8,000	8,000	33,000	41,000	32,000	0.00	14.29
Insurance and reinsurance underwriting income	4,000	5,000	17,000	18,000	19,000	-20.00	-20.00
Premiums	4,000	4,000	17,000	18,000	18,000	0.00	-20.00
Credit related insurance underwriting	4,000	4,000	16,000	17,000	17,000	0.00	0.00
Other insurance underwriting	0	0	1,000	1,000	1,000		-100.00
Insurance benefits, losses, expenses	3,000	3,000	10,000	11,000	12,000	0.00	0.00
Net assets of insurance underwriting subsidiaries	71,000	65,000	70,000	61,000	56,000	9.23	65.12
Life insurance assets	0	0	0	0	0		

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.14	0	95	0.17	0.01	94	0.14	0	95	0.17	0.01	92	0.17	0.01	93
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	54.39	17	0	56.62	15	0	53.67	17	0	51.47	18	0	56.12	15
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	45.61	82	100	43.38	84	100	46.33	82	100	48.53	81	100	43.88	84
Separate account assets (L/H) / Total life assets	0	12.21	43	0	10.89	43	0	11.24	43	0	7.26	42	0	8.53	44
Insurance activities revenue / Adjusted operating income	1.73	0.38	86	1.97	0.40	86	1.94	0.41	89	2.21	0.47	90	2.02	0.47	89
Premium income / Insurance activities revenue	33.33	2.23	91	30.77	2.84	91	34	2.84	92	30.51	7.32	86	35.29	4.86	90
Credit related premium income / Total premium income	100	33.33	81	100	45.10	76	94.12	38.23	63	94.44	34.91	66	94.44	44.54	57
Other premium income / Total premium income	0	66.67	18	0	54.90	23	5.88	61.77	36	5.56	65.09	33	5.56	55.46	42
Insurance underwriting net income / Consolidated net income	0.38	0.02	93	5.88	0.05	96	1.18	0.03	96	1.04	0.08	92	0.97	0.08	92
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)	5.63	3.56	66	12.12	-116.81	78	8.45	3.62	76	11.29	5.13	77	10.71	1.99	66
Insurance benefits, losses, expenses / Insurance premiums	75	1,367.96	43	75	1,046.57	26	58.82	447.82	45	61.11	233.61	37	66.67	160.49	28
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.11	0	97	0.12	0	96	0.11	0	96	0.12	0	95	0.12	0	95
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11	2	0	11.59	3	0	11.03	3	0	11.51	3	0	10.22	5
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		11,000			8,000			12,000			12,000			11,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.02	0.50	76	0.02	0.78	73	0.02	0.75	74	0.02	1.39	71	0.02	1.79	69

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	4,745,000	4,340,000	4,628,000	4,280,000	3,856,000
Real estate loans	208,000	205,000	208,000	207,000	221,000
Commercial and industrial loans	8,000	10,000	8,000	11,000	6,000
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	5,000
Loans to individuals	3,284,000	3,036,000	3,215,000	3,003,000	2,689,000
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	1,245,000	1,089,000	1,197,000	1,059,000	935,000
Debt securities	0	1,000	0	1,000	1,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	4,745,000	4,341,000	4,628,000	4,281,000	3,857,000
Total foreign deposits	388,000	357,000	410,000	356,000	405,000
Interest-bearing deposits	281,000	249,000	298,000	253,000	304,000
Non-interest-bearing deposits	107,000	108,000	112,000	103,000	101,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	8.66	0.69	96	9.52	0.99	96	9.21	0.87	96	10.32	1.25	94	10.55	1.17	96
Cost: Interest-bearing deposits	0	0.13	25	0	0.79	8	0.35	0.42	50	0.37	1.19	10	0.36	0.97	18

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans		0.37			4.10		0.96	5.18	42	0.48	27.03	57	0.45	27.29	50
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	50

Growth Rates

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net loans and leases	9.33	-6.17	75	8.09	12.26	60	8.13	-2.40	72	11	22.48	68	93.57	7.24	94
Total selected assets	9.31	-2.56	72	8.09	7.32	60	8.11	2.04	63	10.99	12.40	70	93.53	3.24	94
Deposits	8.68	2.95	55	-7.03	13.75	26	15.17	3.46	53	-12.10	10.36	13	22.73	5	77

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	5,605,000	6,454,000	5,678,000	6,587,000	7,081,000	-13.15	-36.69
1-4 family residential loans	5,605,000	6,454,000	5,678,000	6,587,000	7,081,000	-13.15	-36.69
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	549,000	677,000	571,000	693,000	766,000	-18.91	-61.72
1-4 family residential loans	549,000	677,000	571,000	693,000	766,000	-18.91	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	8.38	12.22	8.61	12.64	14.87
1-4 family residential loans	8.38	12.22	8.61	12.64	14.87
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans	39.27	40.51	39.42	40.96	43.15
Home equity lines	0.26	0.34	0.27	0.34	0.42
Credit card receivables	2.56	3.15	2.65	3.34	3.15
Auto loans and other consumer loans	13.17	13.65	12.97	13.61	12.35
Commercial and industrial loans	10.18	8.19	10.50	7.86	7.59
All other loans and leases	34.57	34.16	34.19	33.88	33.34

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	9.79	10.49	10.06	10.52	10.82
1-4 family residential loans.....	9.79	10.49	10.06	10.52	10.82
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	10.41	14.96	11.39	13.53	16.54
Total retained credit exposure and asset sale credit exposure.....	13.77	20	15.10	18.08	22.28

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	117,000	384,000	151,000	281,000	286,000	-69.53	-73.47
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	117,000	384,000	151,000	281,000	286,000	-69.53	-73.47
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	63,000	148,000	106,000	138,000	176,000	-57.43	-73.42
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	63,000	148,000	106,000	138,000	176,000	-57.43	-73.42
Total past due securitized assets.....	180,000	532,000	257,000	419,000	462,000	-66.17	-73.45
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.09	5.95	2.66	4.27	4.04
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.09	5.95	2.66	4.27	4.04
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.12	2.29	1.87	2.10	2.49
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	1.12	2.29	1.87	2.10	2.49
Total past due securitized assets percent of securitized assets	3.21	8.24	4.53	6.36	6.52
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.53	3.93	1.87	3.18	2.92
Home equity lines	0	1.72	1.05	0.86	0.72
Credit card receivables	1.02	2.15	1.19	1.68	1.61
Commercial and industrial loans	0.20	0.43	0.11	0.15	0.24
All other loans and leases	0.42	0.84	0.42	0.46	1.04
Total managed loans past due 30–89 days	0.85	2.10	0.98	1.59	1.81
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	6.51	4.35	8.14	5	6.23
Home equity lines	0	0	0	0	0
Credit card receivables	1.24	1.96	1.40	1.68	1.52
Commercial and industrial loans	0.03	0	0	0.75	2.92
All other loans and leases	0	0	0	0.12	0.11
Total managed loans past due 90+ days	2.59	1.82	3.25	2.22	3.01
Total Past Due Managed Assets					
	3.44	3.92	4.23	3.81	4.81
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.24	0.12	0.12	0.30	0.45
Home equity lines	-4.49	-3.45	-2.11	0	1.44
Credit card receivables	0.45	4.48	4.32	2.92	3.80
Commercial and industrial loans	-0.11	0.29	-0.03	1.84	1.03
All other loans and leases	0.31	1.13	0.80	0.83	0.98
Net Losses on Managed Assets Percent of Total Managed Assets					
	0.23	0.74	0.53	0.76	0.85

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	41,040	607,050	716,667	507,935	540,368	-93.24	-0.34
Dividends	0	578,000	578,000	400,000	446,000	-100.00	-100.00
Interest	44	1,151	1,723	3,670	5,555	-96.18	-82.75
Management and service fees	40,996	27,899	136,944	104,265	88,813	46.94	93.15
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	2,835	2,850	11,517	11,677	10,231	-0.53	-73.85
Dividends	2,000	2,000	8,000	8,000	7,200	0.00	-80.00
Interest	142	142	567	567	567	0.00	0.00
Management and service fees	693	708	2,950	3,110	2,464	-2.12	-0.86
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	49		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	49		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	43,875	609,900	728,184	519,612	550,648	-92.81	-15.66
Securities gains (losses)	0	0	0	0	0		
Other operating income	861	-963	4,153	3,421	1,672		519.42
Total operating income	44,736	608,937	732,337	523,033	552,320	-92.65	-14.23
Operating Expenses							
Personnel expenses	24,283	18,239	64,467	62,956	59,554	33.14	58.55
Interest expense	4,911	4,911	19,642	19,642	32,333	0.00	-41.51
Other expenses	22,891	16,200	93,390	63,385	66,787	41.30	104.15
Provision for loan and lease losses	-145	158	95	256	-251		
Total operating expenses	51,940	39,508	177,594	146,239	158,423	31.47	48.86
Income (loss) before taxes	-7,204	569,429	554,743	376,794	393,897		
Applicable income taxes (credit)	0	0	17	0	0		-100.00
Extraordinary items							
Income before undistributed income of subsidiaries	-7,204	569,429	554,726	376,794	393,897		
Equity in undistributed income of subsidiaries	269,836	-535,127	-48,104	294,341	224,261		298.38
Bank subsidiaries	211,207	-497,683	-83,520	201,050	137,388		242.39
Nonbank subsidiaries	5,823	411	14,198	17,995	3,361	1316.79	
Subsidiary holding companies	52,806	-37,855	21,218	75,296	83,512		325.99
Net income (loss)	262,632	34,302	506,622	671,135	618,158	665.65	208.98
Memoranda							
Bank net income	211,207	80,317	494,480	601,050	583,388	162.97	159.51
Nonbank net income	7,823	2,411	22,198	25,995	10,561	224.47	114.27
Subsidiary holding companys' net income	52,806	-37,855	21,218	75,296	83,512		325.99

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	4,199,100	63.91	3,930,582	62.13	4,332,717	64.69	4,237,217	3,814,680	6.83	13.01	
Common and preferred stock	4,189,196	63.76	3,927,998	62.09	4,327,365	64.61	4,233,223	3,813,640	6.65	12.79	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	9,904	0.15	2,584	0.04	5,352	0.08	3,994	1,040	283.28	511.74	
Investment in nonbank subsidiaries	220,289	3.35	192,629	3.04	214,774	3.21	193,321	169,131	14.36	23.16	
Common and preferred stock	219,536	3.34	191,999	3.03	214,692	3.21	193,226	169,082	14.34	22.78	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	753	0.01	630	0.01	82	0	95	49	19.52	1023.88	
Investment in subsidiary holding companies	1,924,842	29.30	1,845,952	29.18	1,886,730	28.17	1,901,129	1,793,042	4.27	4.49	
Common and preferred stock	1,924,746	29.30	1,845,845	29.18	1,886,667	28.17	1,901,080	1,792,903	4.27	4.49	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	96	0	107	0	63	0	49	139	-10.28	-3.03	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	31,152	0.47	31,514	0.50	31,162	0.47	31,617	32,523	-1.15	2573.99	
Securities	16,464	0.25	10,159	0.16	14,924	0.22	9,619	5,568	62.06	7152.86	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	139,582	2.12	287,722	4.55	180,320	2.69	277,171	244,150	-51.49	-49.42	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		-100.00	
Premises, furnishings, fixtures and equipment	5,500	0.08	4,371	0.07	5,322	0.08	3,893	3,394	25.83	83.39	
Intangible assets	6,341	0.10	6,439	0.10	6,365	0.10	6,463	6,560	-1.52	1046.65	
Other assets	26,647	0.41	17,364	0.27	24,842	0.37	15,995	13,747	53.46	102.92	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	6,569,917	100.00	6,326,732	100.00	6,697,156	100.00	6,676,425	6,082,795	3.84	8.94	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	296,891	4.52	295,624	4.67	296,574	4.43	295,307	294,039	0.43	-33.02	
Subordinated notes and debentures	0	0	0	0	0	0	0	0			
Other liabilities	77,764	1.18	63,403	1	76,772	1.15	69,774	58,116	22.65	82.07	
Balance due to subsidiaries and related institutions	297,751	4.53	298,251	4.71	295,188	4.41	294,634	295,495	-0.17	1.02	
Total liabilities	672,406	10.23	657,278	10.39	668,534	9.98	659,715	647,650	2.30	-13.87	
Equity Capital	5,897,511	89.77	5,669,454	89.61	6,028,622	90.02	6,016,710	5,435,145	4.02	12.33	
Perpetual preferred stock (income surplus)	22,143	0.34	22,143	0.35	22,143	0.33	50,160	50,160	0.00	-55.86	
Common stock	1,045	0.02	1,044	0.02	1,045	0.02	1,044	1,043	0.10	0.58	
Common surplus	4,563,213	69.46	4,357,512	68.87	4,562,829	68.13	4,447,412	4,365,606	4.72	7.85	
Retained earnings	2,497,980	38.02	1,948,697	30.80	2,269,455	33.89	2,147,736	1,651,731	28.19	116.00	
Accumulated other comprehensive income	-174,738	-2.66	210,623	3.33	189,990	2.84	-169,938	-427,974			
Other equity capital components	-1,012,132	-15.41	-870,565	-13.76	-1,016,840	-15.18	-459,704	-205,421			
Total liabilities and equity capital	6,569,917	100.00	6,326,732	100.00	6,697,156	100.00	6,676,425	6,082,795	3.84	8.94	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	290,812	4.43	290,812	4.60	290,812	4.34	290,812	290,812	0.00	0.00	
Notes payable to subsidiaries that issued TPS	290,812	4.43	290,812	4.60	290,812	4.34	290,812	290,812	0.00	0.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	468,223	7.13	468,223	7.40	468,223	6.99	468,223	468,223	0.00	-18.65	

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	18.45	12.54	85	2.50	3.93	29	9.35	7.29	70	11.75	9.68	72	11.36	10.40	63
Bank net income / Average equity investment in banks	19.84	12.55	90	7.87	4.73	70	11.92	7.45	83	14.93	10.51	86	15.74	11.19	85
Nonbank net income / Average equity investment in nonbanks	14.41	12.53	62	5.01	5.73	62	11.08	9.75	66	14.55	7.89	73	6.50	7.10	56
Subsidiary HCs net income / Average equity investment in sub HCs	11.08	11.69	50	-8.08	3.62	12	1.13	7.01	16	4.06	8.55	21	4.88	8.78	24
Bank net income / Parent net income	80.42	95.97	16	234.15	95.67	98	97.60	88.16	26	89.56	82.22	26	94.38	82.56	25
Nonbank net income / Parent net income	2.98	2.83	73	7.03	5.47	77	4.38	3.59	74	3.87	5.93	70	1.71	3.78	65
Subsidiary holding companies' net income / Parent net income	20.11	65.70	15		89.02		4.19	68.34	5	11.22	74	11	13.51	72.48	15
Leverage															
Total liabilities / Equity capital	11.40	17.74	44	11.59	19.50	51	11.09	20.06	41	10.96	20.43	50	11.92	20.88	51
Total debt / Equity capital	5.03	11.90	35	5.21	13.54	43	4.92	14.41	32	4.91	14.31	40	5.41	14.69	45
Total debt + notes payable to subs that issued TPS / Equity capital	9.97	14.30	45	10.34	15.86	52	9.74	16.67	41	9.74	16.36	50	10.76	17.10	53
Total debt + Loans guaranteed for affiliate / Equity capital	12.97	12.02	64	13.47	13.93	69	12.69	14.68	62	12.69	14.56	65	14.02	15.14	65
Total debt / Equity capital – excess over fair value	5.03	12	35	5.21	13.68	43	4.92	14.52	32	4.91	14.51	40	5.41	14.81	45
Long-term debt / Equity capital	5.03	11.33	36	5.21	12.46	44	4.92	13.56	34	4.91	13.04	41	5.41	13.37	46
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	24.84	35.48	40	30.13	27.67	53	24.78	34.67	38	30.10	28.44	53	28.11	28.63	52
Double Leverage															
Equity investment in subs / Equity capital	107.39	102.85	75	105.23	103.91	61	106.64	102.81	73	105.17	103.22	63	106.26	103.10	70
Total investment in subs / Equity capital	107.57	108.21	64	105.29	111.18	47	106.73	110.16	58	105.23	111.07	50	106.29	112.48	53
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.41	0.22	67	2.16	1.22	80	0.79	0.47	67	0.46	0.36	58	0.55	0.35	64
Equity investment in subs – equity cap / Net income-div (X)	0.48	0.74	47		2.81		1.09	1.82	43	0.56	1.22	35	0.66	1.22	34
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	58.64	111.20	27	813	154.20	98	233.91	136.59	87	201.12	177.68	64	213.46	162.34	76
Cash from ops + noncash items + op expense / Op expense + dividend	61.12	98.58	35	882.49	176.81	97	237.35	147.24	86	208.60	190.27	65	220.46	174.91	73
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	59.21	85.35	35	122.38	90.08	68	71.53	134.08	12	117.34	116.34	58	84.94	103.19	28
Pretax operating income + interest expense / Interest expense	-46.69	1,142.88	15	11,694.97	2,355.68	93	2,924.27	2,016.32	81	2,018.31	1,968.54	68	1,318.25	2,898.75	57
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	25.21	1,357.31	19	6,011.85	1,688.78	89	1,539.84	1,539.23	72	1,077.97	1,632.83	48	869.04	1,369.37	42
Dividends + interest from subsidiaries / Interest expense + dividends	5.62	117.86	17	1,420.87	186.57	97	370.83	150.43	93	295.21	210.80	79	334.49	188.90	87
Fees + other income from subsidiaries / Salary + other expenses	88.37	13.36	93	83.07	14.22	91	88.62	13.95	94	84.99	16.52	91	72.25	16.08	89
Net income / Current part of long-term debt + preferred dividends (X)		33.13		34.30	20.55	87	253.31	35.64	91	167.78	57.11	87	154.54	33.93	91
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.13	3.97	38	3.59	2.60	68	1.68	3.85	42	3.21	2.64	63	3.10	2.61	56
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.05	46	0	0.15	46	0	0.10	46	0	0.04	43	0	0.24	47
Nonaccrual	0.26	1.22	81	0.34	1.57	76	0.26	1.03	81	0.35	0.54	81	0.84	6.54	77
Total	0.26	1.27	75	0.34	1.72	69	0.26	1.13	75	0.35	0.58	75	0.84	6.78	72
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	6.34	0.03	96	6.59	0.10	95	6.20	0.05	96	6.21	0.10	96	6.88	0.24	94
To subsidiary holding companies	1.60	0	99	1.67	0	99	1.57	0	99	1.57	0	99	1.74	0	99
Total	7.94	0.03	96	8.26	0.13	95	7.77	0.05	96	7.78	0.10	96	8.61	0.25	94
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.52	1.80	73	0.63	3.20	68	0.53	2.66	70	0.64	5.62	63	0.66	5.50	63
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		74.87		6.32	61.08	7	25.06	81.10	13	31.85	57.84	29	26.66	57.26	18
Dividends declared / Net income	12.95	23.13	27	104.95	81.32	78	27.44	42.29	31	17.88	33.08	21	16.99	27.33	23
Net income – dividends / Average equity.....	16.06	9.52	84	-0.12	0.55	35	6.78	4.14	81	9.65	6.46	86	9.43	7.33	78
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	101.14	15	1,605.56	182.33	97	415.83	132.17	93	333.33	178.13	84	424.76	157.73	93
Dividends from nonbank subsidiaries	5.88	3.28	82	5.56	2.35	86	5.76	3.41	78	6.67	7.53	73	6.86	7.13	76
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	5.88	128.99	21	1,611.11	229.19	97	421.58	174.85	90	340	260.40	76	431.62	215.26	89
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	30.63	14	719.65	123.04	96	116.89	60.28	93	66.55	66.55	49	76.45	60.71	70
Interest income from bank subsidiaries.....	0.02	0.12	60	1.43	0.70	78	0.35	0.36	71	0.61	0.54	71	0.95	0.52	76
Management and service fees from bank subsidiaries	19.41	1.08	96	34.74	2.97	92	27.69	1.47	96	17.35	1.55	94	15.22	1.88	91
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	19.43	33.49	39	755.82	148.03	95	144.93	62.88	94	84.51	69.36	64	92.63	63.43	79
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	25.57	47.24	61	82.95	39.62	72	36.04	56.39	48	30.78	82.95	40	68.18	51.40	61
Interest income from nonbank subsidiaries.....	1.82	2.80	75	5.89	14.44	69	2.55	7.38	70	2.18	20.25	58	5.37	18.56	59
Management and service fees from nonbank subsidiaries	8.86	0.53	94	29.37	1.68	95	13.29	0.86	92	11.96	1.92	88	23.33	2.96	90
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	36.24	69.48	57	118.21	76.32	75	51.88	79.84	42	44.92	150.41	26	96.88	99.33	55
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	28.44	27		119.72		0	43.51	16	0	61.23	17	0	48.56	15
Interest income from subsidiary holding companies.....	0	6.44	22		12.80		0	8.40	23	0	6.54	25	0.06	3.95	61
Management and service fees from subsidiary holding companies.....	0	0.37	45		1		0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-1.46	52		1.63		0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	0	34.47	17		135.14		0	55.20	11	0	76.49	9	0.06	61.19	19
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	58.57	15	94.92	62.43	52	78.93	69.76	32	76.48	67.32	33	80.75	65.18	39
Interest income from bank subsidiaries.....	0.10	0.72	60	0.19	2.52	61	0.24	0.63	66	0.70	0.80	70	1.01	0.92	74
Management and service fees from bank subsidiaries	91.64	4.11	96	4.58	1.69	84	18.70	1.87	94	19.93	1.81	92	16.08	2.01	91
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	91.74	71.70	42	99.69	76.26	50	97.86	82.20	50	97.11	78.80	46	97.84	74.20	50
Dividends from nonbank subsidiaries	4.47	5.32	78	0.33	2.51	80	1.09	1.95	66	1.53	2.65	67	1.30	2.57	70
Interest income from nonbank subsidiaries.....	0.32	0.82	82	0.02	1.82	72	0.08	0.73	75	0.11	1.19	69	0.10	2.32	68
Management and service fees from nonbank subsidiaries	1.55	0.05	93	0.12	0.08	89	0.40	0.02	93	0.59	0.06	91	0.45	0.03	93
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	6.34	10.59	70	0.47	9.13	63	1.57	4.70	59	2.23	7.29	59	1.85	7.64	64
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0.01	0.37	87
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0.01	6.79	79
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	97.95	29.59	85	98.37	30.31	85	98.06	27.08	87	98.48	28.33	87	98.90	26.53	88